

NORTHWAY FINANCIAL, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2582827	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$802	\$827	3.1%		
Loans	\$588	\$525	-10.7%		
Construction & development	\$14	\$14	1.8%		
Closed-end 1-4 family residential	\$220	\$158	-28.1%		
Home equity	\$22	\$23	1.0%		
Credit card	\$0	\$0			
Other consumer	\$6	\$6	-5.7%		
Commercial & Industrial	\$41	\$51	23.4%		
Commercial real estate	\$215	\$214	-0.5%		
Unused commitments	\$119	\$108	-9.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$42	\$41	-2.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$77	\$116	51.3%		
Cash & balances due	\$56	\$106	88.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$11	\$42	266.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$11	\$42	269.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$737	\$757	2.7%		
Deposits	\$634	\$651	2.6%		
Total other borrowings	\$98	\$103	4.6%		
FHLB advances	\$63	\$63	-0.1%		
Equity					
Equity capital at quarter end	\$65	\$69	7.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	7.6%	--		
Tier 1 risk based capital ratio	11.5%	12.9%	--		
Total risk based capital ratio	12.8%	14.3%	--		
Return on equity ¹	4.2%	9.8%	--		
Return on assets ¹	0.3%	0.8%	--		
Net interest margin ¹	3.3%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	67.9%	52.2%	--		
Loss provision to net charge-offs (qtr)	151.4%	85.6%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.5%	4.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.4%	1.9%	0.0%	0.0%	--
Home equity	0.8%	0.9%	0.3%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	0.9%	1.0%	0.4%	--
Commercial & Industrial	3.9%	2.2%	0.6%	0.6%	--
Commercial real estate	4.2%	5.4%	0.0%	0.2%	--
Total loans	2.0%	3.2%	0.1%	0.2%	--